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CLAIMS:

What is claimed is:

1. A data processing system implemented method for identifying teaser surfers:

receiving credit history data for a creditor;

summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months;

summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;

calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total

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18 credit card debt; and

19 issuing a credit card to the creditor based on the comparison of the
20 average new credit card debt to total credit card debt to a preset cutoff average
21 percentage of new credit card debt to total credit card debt.

2. The method recited in claim 1, further comprises:

summing total monthly relatively new credit card debt for all relatively new
credit cards issued to the creditor for a one month period, wherein the total
monthly relatively new credit card debt is summed for each of the predetermined
number of months;

calculating a monthly percentage of relatively new credit card debt to total
credit card debt for a one month period, wherein the monthly percentage of
relatively new credit card debt to total credit card debt is calculated for each of
the predetermined number of months;

calculating an average percentage of relatively new credit card debt to
total credit card debt over the predetermined number of months;

comparing the average percentage of relatively new credit card debt to
total credit card debt to a preset cutoff average percentage of relatively new
credit card debt to total credit card debt; and

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15 issuing a credit card to the creditor based on the comparison of relatively
16 new credit card debt to total credit card debt to a preset cutoff average
17 percentage of relatively new credit card debt to total credit card debt.

1 3. The method recited in claim 1, wherein a new credit card is a credit card
2 having been issued to the creditor for less than six months.

1 4. The method recede in claim 1, wherein a new credit card is a credit card
2 having been issued to the creditor for a period of time less than a preset time
3 period for low interest teaser interest rates.

1 5. The method recited in claim 2, wherein a relatively new credit card is a
2 credit card having been issued to the creditor for less than twelve months.

1 6. The method recited in claim 2, wherein a relatively new credit card is a
2 credit card having been issued to the creditor for a period of time less than two
3 preset time periods for low interest teaser interest rates.

1 7. The method recited in claim 1, wherein predetermined number of months
2 is twelve months.

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1 8. The method recited in claim 1, wherein predetermined number of months
2 is twenty-four months.

1 9. The method recited in claim 1, wherein the preset cutoff average
2 percentage of new credit card debt to total credit card debt is sixty-five percent.

10. The method recited in claim 2, wherein the preset cutoff average
percentage of relatively new credit card debt to total credit card debt is
eighty-five percent.

11. A data processing system implemented method for identifying teaser
surfers:
receiving credit history data for a creditor;
summing total monthly relatively new credit card debt for all relatively new
credit cards issued to the creditor for a one month period, wherein the total
monthly relatively new credit card debt is summed for each of the predetermined
number of months;
calculating a monthly percentage of relatively new credit card debt to total
credit card debt for a one month period, wherein the monthly percentage of
relatively new credit card debt to total credit card debt is calculated for each of

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the predetermined number of months;

calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt;

issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.

12. The method recited in claim 11, further comprises:

summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating an average percentage of new credit card debt to total credit

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card debt over the predetermined number of months;

comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

13. The method recited in claim 11, wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates.

14. The method recited in claim 12, wherein a new credit card is on of a credit card having been issued to the creditor for less than six months and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates.

15. The method recited in claim 11, wherein predetermined number of months is one of twelve months and twenty-four months.

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1 16. The method recited in claim 12, wherein the preset cutoff average
2 percentage of new credit card debt to total credit card debt is sixty-five percent
3 and further wherein the preset cutoff average percentage of relatively new credit
4 card debt to total credit card debt is eighty-five percent.

1 17. A data processing system implemented method for identifying teaser
2 surfers:

3 receiving credit history data for a creditor;

4 comparing an amount of new credit card debt to a total amount of credit
5 card debt;

6 issuing a credit card to the creditor based on the comparison of the
7 amount of new credit card debt to the total amount of credit card debt.

1 18. The method recited in claim 17, further comprises:

2 comparing an amount of relatively new credit card debt to a total amount
3 of credit card debt;

4 issuing a credit card to the creditor based on the comparison of the
5 amount of relatively new credit card debt to the total amount of credit card debt.

1 19. The method recited in claim 17, wherein the comparison of the amount of

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new credit card debt to the total amount of credit card debt is performed over a predetermined number of months.

20. The method recited in claim 18, wherein the comparison of the amount of new credit card debt to the total amount of credit card debt exceeds a first predetermined threshold and the comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold.

21. A data processing system for identifying teaser surfers:

- receiving means for receiving credit history data for a creditor;
- summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months;
- summing total monthly new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;
- calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit

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card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

22. The system recited in claim 21, further comprises:

summing means for summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating means for calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

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10 calculating means for calculating an average percentage of relatively new
11 credit card debt to total credit card debt over the predetermined number of
12 months;

13 comparing means for comparing the average percentage of relatively new
14 credit card debt to total credit card debt to a preset cutoff average percentage of
15 relatively new credit card debt to total credit card debt;

16 issuing means for issuing a credit card to the creditor based on the
17 comparison of relatively new credit card debt to total credit card debt to a preset
18 cutoff average percentage of relatively new credit card debt to total credit card
19 debt.

1 23. The system recited in claim 21, wherein a new credit card is a credit card
2 having been issued to the creditor for less than six months.

1 24. The system recede in claim 21, wherein a new credit card is a credit card
2 having been issued to the creditor for a period of time less than a preset time
3 period for low interest teaser interest rates.

1 25. The system recited in claim 22, wherein a relatively new credit card is a
2 credit card having been issued to the creditor for less than twelve months.

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1 26. The system recited in claim 22, wherein a relatively new credit card is a
2 credit card having been issued to the creditor for a period of time less than two
3 preset time periods for low interest teaser interest rates.

1 27. The system recited in claim 21, wherein predetermined number of months
2 is twelve months.

28. The system recited in claim 21, wherein predetermined number of months
is twenty-four months.

29. The system recited in claim 21, wherein the preset cutoff average
percentage of new credit card debt to total credit card debt is sixty-five percent.

1 30. The system recited in claim 22, wherein the preset cutoff average
2 percentage of relatively new credit card debt to total credit card debt is
3 eighty-five percent.

1 31. A data processing system for identifying teaser surfers:
2 receiving means for receiving credit history data for a creditor;
3 summing means for summing total monthly relatively new credit card debt
4 for all relatively new credit cards issued to the creditor for a one month period,

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5 wherein the total monthly relatively new credit card debt is summed for each of
6 the predetermined number of months;

7 calculating means for calculating a monthly percentage of relatively new
8 credit card debt to total credit card debt for a one month period, wherein the
9 monthly percentage of relatively new credit card debt to total credit card debt is
10 calculated for each of the predetermined number of months;

11 calculating means for calculating an average percentage of relatively new
12 credit card debt to total credit card debt over the predetermined number of
13 months;

14 comparing means for comparing the average percentage of relatively new
15 credit card debt to total credit card debt to a preset cutoff average percentage of
16 relatively new credit card debt to total credit card debt;

17 issuing means for issuing a credit card to the creditor based on the
18 comparison of relatively new credit card debt to total credit card debt to a preset
19 cutoff average percentage of relatively new credit card debt to total credit card
20 debt.

1 32. The system recited in claim 31, further comprises:

2 summing means for summing total monthly new credit card debt for all
3 new credit cards issued to the creditor for a one month period, wherein the total

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4 monthly new credit card debt is summed for each of the predetermined number
5 of months;

6 calculating means for calculating a monthly percentage of new credit card
7 debt to total credit card debt for a one month period, wherein the monthly
8 percentage of new credit card debt to total credit card debt is calculated for each
9 of the predetermined number of months;

10 calculating means for calculating an average percentage of new credit
11 card debt to total credit card debt over the predetermined number of months;

12 comparing means for comparing the average percentage of new credit
13 card debt to total credit card debt to a preset cutoff average percentage of new
14 credit card debt to total credit card debt; and

15 issuing means for issuing a credit card to the creditor based on the
16 comparison of new credit card debt to total credit card debt to a preset cutoff
17 average percentage of new credit card debt to total credit card debt.

1 33. The system recited in claim 31, wherein a relatively new credit card is a
2 credit card having been issued to the creditor for less than twelve months and a
3 credit card having been issued to the creditor for a period of time less than two
4 preset time periods for low interest teaser interest rates.

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1 34. The system recited in claim 32, wherein a new credit card is on of a credit
2 card having been issued to the creditor for less than six months and a credit card
3 having been issued to the creditor for a period of time less than a preset time
4 period for low interest teaser interest rates.

1 35. The system recited in claim 31, wherein predetermined number of months
2 is one of twelve months and twenty-four months.

1 36. The system recited in claim 32, wherein the preset cutoff average
2 percentage of new credit card debt to total credit card debt is sixty-five percent
3 and further wherein the preset cutoff average percentage of relatively new credit
4 card debt to total credit card debt is eighty-five percent.

1 37. A data processing system for identifying teaser surfers:
2 receiving means for receiving credit history data for a creditor;
3 comparing means for comparing an amount of new credit card debt to a
4 total amount of credit card debt;
5 issuing means for issuing a credit card to the creditor based on the
6 comparison of the amount of new credit card debt to the total amount of credit
7 card debt.

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1 38. The system recited in claim 37, further comprises:

2 comparing means for comparing an amount of relatively new credit card
3 debt to a total amount of credit card debt;

4 issuing means for issuing a credit card to the creditor based on the
5 comparison of the amount of relatively new credit card debt to the total amount
6 of credit card debt.

7 39. The system recited in claim 37, wherein the comparison of the amount of
8 new credit card debt to the total amount of credit card debt is performed over a
9 predetermined number of months.

10 40. The system recited in claim 38, wherein the comparison of the amount of
11 new credit card debt to the total amount of credit card debt exceeds a first
12 predetermined threshold and the comparison of the amount of relatively new
13 credit card debt to the total amount of credit card debt exceeds a second
14 predetermined threshold.

15 41. A data processing system implemented computer program product for
16 identifying teaser surfers:

17 receiving instructions for receiving credit history data for a creditor;

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4 summing instructions for summing total monthly credit card debt for all
5 credit cards issued to the creditor for a one month period, wherein the total
6 monthly credit card debt is summed for each of a predetermined number of
7 months;

8 summing instructions for summing total monthly new credit card debt for
9 all new credit cards issued to the creditor for a one month period, wherein the
10 total monthly new credit card debt is summed for each of the predetermined
11 number of months;

12 calculating instructions for calculating a monthly percentage of new credit
13 card debt to total credit card debt for a one month period, wherein the monthly
14 percentage of new credit card debt to total credit card debt is calculated for each
15 of the predetermined number of months;

16 calculating instructions for calculating an average percentage of new
17 credit card debt to total credit card debt over the predetermined number of
18 months;

19 comparing instructions for comparing the average percentage of new
20 credit card debt to total credit card debt to a preset cutoff average percentage of
21 new credit card debt to total credit card debt; and

22 issuing instructions for issuing a credit card to the creditor based on the

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23 comparison of the average new credit card debt to total credit card debt to a
24 preset cutoff average percentage of new credit card debt to total credit card debt.

1 42. A data processing system implemented computer program product for
2 identifying teaser surfers:
3 receiving instructions for receiving credit history data for a creditor;
4 summing instructions for summing total monthly relatively new credit card
5 debt for all relatively new credit cards issued to the creditor for a one month
6 period, wherein the total monthly relatively new credit card debt is summed for
7 each of the predetermined number of months;
8 calculating instructions for calculating a monthly percentage of relatively
9 new credit card debt to total credit card debt for a one month period, wherein the
10 monthly percentage of relatively new credit card debt to total credit card debt is
11 calculated for each of the predetermined number of months;
12 calculating instructions for calculating an average percentage of relatively
13 new credit card debt to total credit card debt over the predetermined number of
14 months;
15 comparing instructions for comparing the average percentage of relatively
16 new credit card debt to total credit card debt to a preset cutoff average
17 percentage of relatively new credit card debt to total credit card debt;

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18 ~~ac >~~ issuing instructions for issuing a credit card to the creditor based on the
19 comparison of relatively new credit card debt to total credit card debt to a preset
20 cutoff average percentage of relatively new credit card debt to total credit card
21 debt.

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43. A data processing system implemented computer program product for
identifying teaser surfers:

receiving instructions for receiving credit history data for a creditor;

comparing instructions for comparing an amount of new credit card debt
to a total amount of credit card debt;

issuing instructions for issuing a credit card to the creditor based on the
comparison of the amount of new credit card debt to the total amount of credit
card debt.

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